



Homeowner Opportunity Program (HOP) Process Revision Plan

August 8, 2013

Background:

“Good programs embrace change and encourage creative approaches to identify and solve problems...” (HOP Stakeholder Feedback)

The Land Office has done an assessment of State and Subrecipient performance on the Homeowner Opportunity Program (HOP). Subrecipient, Mobility Counselor, Grant Administrator and Advocate stakeholders were invited to provide recommendations for ways to improve the program. The Land Office conducted a survey and held discovery sessions with stakeholders. Based on the findings of this process, the following measures will be implemented in order to increase efficiency and improve the program’s service to applicants:

Process

Involve Mobility Counselors in the CDBG outreach and intake process:

Subrecipients will be given the option to utilize mobility counselors in an expanded role to assist with document retrieval, applicant retention and individualized outreach. This will establish a one-on-one relationship between the counselor and the applicant in efforts to establish a single point of contact for the applicant and increase the retention rate. Subrecipients and/or Grant Administrators will continue to conduct eligibility reviews and other administrative tasks (See Revised Work Flow).

Conduct HOP counseling after client is determined Program eligible:

Relocation/ mobility counseling sessions will not take place until after an applicant has been determined program eligible. **To be clear, the HOP program may be presented as an option to the applicant before eligibility is complete and intake/ outreach parties are in no way prohibited from providing program information to them.** It is the detailed and in-depth counseling that will be moved further down the process flow. This also means that the 30 day waiting period cannot begin until after program eligibility and the first official relocation counseling session. (See Revised Work Flow)

Data-based Analytics: The Land Office will expand its review of fallout rates using a three-tiered approach:

1) Texas Title Project at University of Texas - The Texas Title Project (“TTP”) will undertake a process review to determine reasons for HOP applicant fall-out. As part of the review process, TTP staff

will conduct fieldwork, as well as a supplemental review of paper files, digital files, and all databases used to document disaster recovery work.

Fieldwork will include but will not be limited to the following:

- Observations of applicant interactions with disaster-recovery staff;
- Interviews of disaster recovery staff;
- Interviews of applicants who have fallen out of the HOP program whether due to ineligibility or opt-out;
- Interviews of approved applicants to determine the elements of a successful HOP process; and
- Interviews of additional HOP stakeholders.

The Texas Title Project will deliver a report documenting finding and recommendations for improving the HOP process. **TTP staff will have the authority to recommend re-entry of applicants into the HOP process and to undertake a title review for any applicant who has fallen out of the Ike and Dolly Round 2 process.**

2) Land Office Quality Assurance Team – The Land Office will conduct technical assistance visits to include file reviews and hands-on guidance on ways to improve existing processes locally.

3) Grant Thornton – A third-party firm will be contracted to conduct an audit of the HOP program.

Income Eligibility – Switch to 1040 AGI Method

The Land Office is recommending each Subrecipient change the way they determine income from Part 5 to 1040 AGI method.

- If you choose to do this, it should speed up your processing time and place people into lower income categories.
- The main difference is you use the 1040 tax return form instead of bank statements and other documents, and it excludes child support, alimony and inheritance.
- If you switch, you will need to re-evaluate all applicants using this method unless they were ineligible for a reason other than income. A temporary slow down in the short-term should ultimately turn out to be a benefit in the long-run.

Implementation

Increased Oversight:

The Land Office will provide increased involvement from Program Oversight to ensure good communication and accountability between all parties. This will be achieved in part through weekly status report calls involving the Land Office, Subrecipient, Grant Administrator and Mobility Counselor. Quarterly field visits involving stakeholders will also be conducted.

Single Point of Contact at Land Office:

The Program Oversight team has established JoEllen Eggert as the single point of contact to manage all Mobility Counselor contracts as well as other HOP specialty contracts, such as the Texas Title Project, audits, and State-assisted providers. JoEllen may be reached at (512) 475-5055 or joellen.eggert@glo.texas.gov

Statewide Resource Enhancement:

In order to supplement local efforts to partner with sufficient numbers of Title Companies, Real Estate and HQS Inspectors, and Real Estate Professionals, the Land Office will be providing access to these service providers through a pool established at the statewide level (See Statewide Resource Enhancement document).

Increased Guidance: The Land Office has issued multiple guidance documents for the HOP program (see Timeline of Key Events) and will continue to facilitate training sessions and create guidance as needed. A recently requested item was the Applicant Progress Card (see attached). Stakeholders are welcome to share suggestions for useful guidance materials with the Land Office.

Performance Measures:

Objective Performance Measures for Mobility Counselors will be implemented.

List of Attachments

Guidance on Updated Household Income Calculation

Housing Program Survey Summary

Revised HOP High-Level Workflow

Statewide Resource Enhancement

Title Clearance SOP

Applicant Progress Card

HOP Timeline of Key Events

Fallout Rate Charts